I claim:

- 1. A system for delivering email-based advertising to discrete users, comprising:
- (a) a first computer connected to a computer network, the first computer configured to transmit an email message;
- (b) a second computer connected to the computer network, the second computer configured to receive the email message from the first computer, the second computer responsive to the email message, at least one of the first and second computers being configured to transmit identification data and optionally one or more email client objects; and
- (c) at least one server in the computer network, the server configured to receive the identification data and optionally one or more of the email client objects, the server being responsive to the identification data and optionally one or more of the email client objects, by selecting an advertisement, the server configured to transmit the advertisement to the first or second computer, so that the second computer may display the advertisement in a text window of the email message.
- 2. The system of claim 1, wherein the first computer includes a first email client, the first email client configured to embed HTML code into the email message.
- 3. The system of claim 2, wherein the email message is comprised of the HTML code, the HTML code comprised of the identification data and optionally one or more of the email client objects.

- 4. The system of claim 3, wherein the affiliate I.D. number identifies a partner, the partner being a user of the first computer system.
- 5. The system of claim 4, wherein the email client objects comprise at least one of the following:
 - (a) a recipient's email address;
 - (b) a subject line;
 - (c) a time of the day;
 - (d) an IP address; and
 - (e) a profile of the partner.
- 6. The system of claim 1, wherein the second computer is comprised of a second email client, the second email client comprised of an HTML interpreter, the HTML interpreter configured to interpret the HTML code.
- 7. The system of claim 6, wherein the identification data and optionally one or more of the email client objects are read from the HTML code.
- 8. The system of claim 1, wherein the identification data and optionally one or more of the email client objects is transmitted to the server by the second computer.
- 9. The system of claim 1, wherein the server is a banner server, the banner server is programmed to select an appropriate advertisement as a function of the identification data and optionally one or more of the email client objects.

- 10. The system of claim 9, wherein the banner server is comprised of at least the following:
 - (a) a web server;
 - (b) an application server; and
 - (c) a database backend.
- 11. The system of claim 10, wherein the server is configured to provide an advertisement and optionally an active link associated with the advertisement, to be transmitted to the second computer.
- 12. The system of claim 1, wherein the first computer and the second computer are configured to utilize instant messaging software or wireless communication software to communicate email messages to and from each other.
- 13. A method of delivering email-based advertising between a first computer and a second computer on a network, the method comprising the steps of:
- (a) transmitting (by either the first computer or the second computer) identification data and optionally one or more email client objects to a server on the network;
- (b) receiving in the server, the identification data and optionally one or more of the email client objects;
 - (c) selecting an advertisement by means of the server;
 - (d) transmitting the advertisement to the second computer; and
- (e) embedding the advertisement in a text window of an email message, to be displayed on a screen of the second computer.

- 14. The method of claim 13, wherein the email message is sent from the first computer to the second computer and the identification data, and optionally one or more email client objects is sent from the second computer to the server.
- 15. The method of claim 14, wherein the server selects an advertisement, based on the identification data and optionally one or more of the email client objects, and sends an advertisement to the second computer, wherein the second computer then attaches the advertisement to the email message so that the advertisement appears in the text window of the email message.
- The method of claim 13, wherein the identification data is an affiliateI.D. number and the optional email client objects include at least a subject line.
- 17. The method of claim 13, wherein the server counts the number of times a particular ad is pulled and sent for attachment to an email message.
- 18. The method of claim 13, wherein the server utilizes counting software to limit the number of times a particular recipient of an email message sees the same ad.
- 19. The method of claim 13, wherein the server credits a partner, with reference to the identification data, for each time an advertisement is viewed by a unique recipient.
- 20. The method of claim 19, wherein the server instructs billing software to generate a payment, either in the form of electronic payment or printed check, to a partner

based on the number of advertisements placed by the server in connection with that partner's identification data.

- 21. The method of claim 13, wherein the server works in conjunction with billing software to generate bills for advertisers whose advertisements are placed by the server, based on the number of times the advertisements are sent from the server for attachment to an email message.
- 22. The method of claim 13 wherein, in addition to the advertisement, the server sends an active link (URL) to enable a recipient to click on the advertisement and access the advertiser's website.